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(9) To maintain improvements in good repair and make repairs required by the Government; operate the property in a good and husband-like manner, comply with such farm conservation practices and farm and home management plans as the Government from time to time may prescribe; and not to abandon the property, or cause or permit waste, lessening or impairment of the security covered hereby, or without the written consent of the Government, cut, remove, or lease any timber, gravel, oil, gas, coal, or other minerals except as may be necessary for ordinary domestic purposes.

(10) To comply with all laws, ordinances, and regulations affecting the property.

(11) To pay or reimburse the Government for expenses reasonably necessary or incidental to the protection of the lien and priority hereof and to the enforcement of or the compliance with the provisions hereof and of the note and any supplementary agreement (whether before or after default, including but not limited to costs of evidence of title to any survey of the property, costs of recording this and other instruments, attorneys' fees, trustees' fees, court costs, and expenses of advertising, selling, and conveying the property).

(12) Neither the property nor any portion thereof or interest therein shall be leased, assigned, sold, transferred, or encumbered, voluntarily or otherwise, without the written consent of the Government. The Government shall have the sole and exclusive rights as mortgagee hereunder, including but not limited to the power to grant consents, partial releases, subordinations, and satisfaction, and no insured holder shall have any right, title or interest in or to the lien or any benefits hereof.

(13) At all reasonable times the Government and its agents may inspect the property to ascertain whether the covenants and agreements contained herein or in any supplementary agreement are being performed.

(14) The Government may extend and defer the maturity of, and renew and reamortize the debt evidenced by the note or any indebtedness to the Government secured hereby, release from liability to the Government any party so liable therein, release portions of the property from and subordinate the lien hereof, and waive any other rights hereunder, without affecting the lien or priority hereof or the liability of the Government or Borrower or any other party for payment of the note or indebtedness secured hereby except as specified by the Government in writing.

(15) If at any time it shall appear to the Government that Borrower may be able to obtain a loan from a production credit association, a Federal land bank, or other responsible cooperative or private credit source, at reasonable rates and terms for loans for similar purposes and periods of time, Borrower will, upon the Government's request, apply for and accept such loan in sufficient amount to pay the note and any indebtedness secured hereby and to pay for any stock necessary to be purchased in a cooperative lending agency in connection with such loan.

(16) Default hereunder shall constitute default under any other real estate or under any personal property or other security instrument held or insured by the Government and executed or assumed by Borrower, and default under any such other security instrument shall constitute default hereunder.

(17) SHOULD DEFAULT occur in the performance or discharge of any obligation in this instrument or secured by this instrument, or should any one of the parties named as Borrower die or be declared incompetent, a bankrupt, or an insolvent, or make an assignment for the benefit of creditors, the Government at its option, with or without notice, may (a) declare the entire amount unpaid under the note and any indebtedness to the Government hereby secured immediately due and payable; (b) for the account of Borrower incur and pay reasonable expenses for repair or maintenance of and take possession of, operate or rent the property; (c) upon application by it and production of this instrument, with or without notice of hearing of said application, have a receiver appointed for the property, with the usual powers of receivers in like cases; (d) to recede this instrument as provided herein or by law, and retain for any and all other rights and remedies provided herein or by present or future law.

(18) The proceeds of a foreclosure sale shall be applied in the following order to the payment of: (a) costs and expenses incident to enforcement or complying with the provisions hereof; (b) any prior liens required by law or a competent court to be so paid; (c) the debt evidenced by the note and all indebtedness to the Government secured hereby; (d) other liens of record required by law or a competent court to be so paid; (e) at the Government's option, any other indebtedness of Borrower owing to or insured by the Government; and (f) any balance to Borrower. At a foreclosure or other sale of all or any part of the property, the Government and its agents may bid and purchase as a stranger and may pay the Government's share of the purchase price by crediting such amount on any debts of Borrower owing to or insured by the Government, in the order prescribed above.

(19) Borrower agrees that the Government will not be bound by any present or future State laws: (a) providing for valuation, appraisal, homestead or exemption of the property; (b) prohibiting, maintaining, or affecting a deficiency judgment or limiting the amount thereof or the time within which such action may be brought; (c) prescribing any other statutory limitations; (d) allowing any rights of redemption or possession to prevail over any foreclosure sale; or (e) limiting the conditions which the Government may by regulation impose, including the interest rate it may charge, as a condition of approving a transfer of the property to a new borrower. Borrower expressly waives the benefit of any such State law. Borrower hereby relinquishes, waives, and conveys all rights, in rem, in personam, or of descent, dower, and curtesy.

(20) If any part of the loan for which this instrument is given shall be used to finance the purchase, construction, or repair of property to be used as an owner-occupied dwelling thereon (called the dwelling), and if Borrower intends to sell or rent the dwelling and has obtained the consent of the Government to do so, Borrower shall, upon the request of the Government, make a bona fide offer to sell the dwelling to the Government at a price not less than the appraised value of the dwelling, and if the offer is not accepted by the Government, Borrower shall, upon the request of the Government, make a bona fide offer to sell the dwelling to the Government at a price not less than the appraised value of the dwelling, and if the offer is not accepted by the Government, Borrower shall, upon the request of the Government, make a bona fide offer to sell the dwelling to the Government at a price not less than the appraised value of the dwelling, and if the offer is not accepted by the Government, Borrower shall, upon the request of the Government, make a bona fide offer to sell the dwelling to the Government at a price not less than the appraised value of the dwelling.

(21) This instrument shall be subject to the present regulations of the Federal Housing Administration, and to its future regulations not inconsistent with the express provisions hereof.

(22) Notices concerning this instrument shall be given in accordance with the provisions required by law, or as addressed in Article 1 until some other address is designated in writing to the Government, or to the Federal Housing Administration at Columbia, South Carolina 29201, and in the case of Borrower, to the address of the Borrower as shown on the title insurance policy which normally will be the title insurance policy covering this instrument.

(23) If any provision of this instrument or application thereof to any person or circumstances is held invalid, such invalidity will not affect other provisions or applications of the instrument, and the instrument shall nevertheless be enforceable with or without the invalid provision or application, and to that end the provisions hereof are declared to be severable.

This instrument also secures the recapture of any interest credit or subsidy which may be granted to the borrower by the Government pursuant to 42 U.S.C. 1490A.

IN WITNESS WHEREOF, Borrower has hereunto set Borrower's hand(s) and seal(s) this 28th day

of March 1980

Signed, Sealed and Delivered in the presence of

Roslyn B. Stoddard
Witness

Andrew C. Nelson (SEAL)

[Signature]
Witness

(SEAL)

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